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MONTANA LEGISLATIVE HISTORY

Chapter 322 ~~19~~ 2001

Bill H _____ S 330 Original bill & history ✓ C

H. Committee on Business & Labor		S. Committee on Business & Labor	
Hearing Date(s) 3-7-01	✓ C	Hearing Date(s) 3-12-01	✓ C
3-19-01	✓ C	_____	____ C
_____	____ C	_____	____ C
_____	____ C	_____	____ C
Date Out _____	____ C		

Did this bill originate in an interim committee? ____ Yes ____ No

Committee _____ Report _____

Action - Most Recent First	Date	Votes Yes	Votes No	Committee
Chapter Number Assigned	04/21/2001			
(S) Signed by Governor	04/21/2001			
(S) Transmitted to Governor	04/12/2001			
(H) Signed by Speaker	04/10/2001			
(S) Signed by President	04/10/2001			
(S) Returned from Enrolling	04/07/2001			
(C) Sent to Printing	04/06/2001			
(S) Sent to Enrolling	04/05/2001			
(S) 3rd Reading Passed as Amended by House	04/05/2001	49	0	
(S) Scheduled for 3rd Reading	04/05/2001			
(S) 2nd Reading House Amendments Concurred on Voice Vote	04/04/2001	49	0	
(S) Scheduled for 2nd Reading	04/04/2001			
(H) Returned to Senate with Amendments	03/31/2001			
(H) 3rd Reading Concurred	03/31/2001	95	5	
(H) Scheduled for 3rd Reading	03/31/2001			
(H) 2nd Reading Concurred	03/29/2001	92	5	
(H) Scheduled for 2nd Reading	03/29/2001			
(H) Committee Report--Bill Concurred as Amended	03/20/2001			(H) Business and Labor
(C) Sent to Printing	03/20/2001			
(H) Committee Executive Action--Bill Concurred as Amended	03/19/2001	16	3	(H) Business and Labor
(H) Hearing	03/07/2001			(H) Business and Labor
(H) Referred to Committee	03/01/2001			(H) Business and Labor
(H) First Reading	03/01/2001			
(S) Transmitted to House	02/16/2001			
(S) 3rd Reading Passed	02/16/2001	47	0	
(S) Scheduled for 3rd Reading	02/16/2001			
(S) 2nd Reading Passed on Voice Vote	02/15/2001	49	0	
(S) Scheduled for 2nd Reading	02/14/2001			
(C) Sent to Printing	02/12/2001			
(S) Committee Report--Bill Passed as Amended	02/12/2001			(S) Business and Labor
(S) Committee Executive Action--Bill Passed as Amended	02/12/2001	7	0	(S) Business and Labor

(S) Hearing	02/12/2001			(S) Business and Labor
(S) Hearing Canceled	02/06/2001			(S) Business and Labor
(S) Referred to Committee	01/26/2001			(S) Business and Labor
(S) First Reading	01/26/2001			
(C) Introduced Bill Text Available Electronically	01/25/2001			
(S) Introduced	01/25/2001			
(C) Draft Delivered to Requester	01/23/2001			
(C) Draft Ready for Delivery	01/16/2001			
(C) Draft in Assembly/Executive Director Review	01/16/2001			
(C) Draft in Final Drafter Review	01/15/2001			
(C) Bill Draft Text Available Electronically	01/15/2001			
(C) Draft in Input/Proofing	01/15/2001			
(C) Draft to Drafter - Edit Review [CAJ]	01/15/2001			
(C) Draft in Edit	01/15/2001			
(C) Draft in Legal Review	01/13/2001			
(C) Draft to Requester for Review	01/11/2001			
(C) Draft to Requester for Review	01/11/2001			
(C) Draft Taken Off Hold	01/11/2001			
(C) Draft On Hold	12/07/2000			
(C) Draft Request Received	12/05/2000			

SENATE BILL NO. 330

INTRODUCED BY D. MAHLUM

BY REQUEST OF THE STATE AUDITOR

A BILL FOR AN ACT ENTITLED: "AN ACT REVISING THE PROVISIONS RELATED TO MULTILEVEL DISTRIBUTION COMPANIES AND PYRAMID PROMOTIONAL SCHEMES; REMOVING THE REQUIREMENT THAT A MULTILEVEL DISTRIBUTION COMPANY FILE CONSENT TO SERVICE OF PROCESS ON AN ANNUAL BASIS; PROVIDING THAT THE SECURITIES COMMISSIONER MAY REQUEST ADDITIONAL INFORMATION FROM MULTILEVEL DISTRIBUTION COMPANIES; PROHIBITING A MULTILEVEL DISTRIBUTION COMPANY FROM REPRESENTING ITSELF AS LICENSED, REGISTERED, SANCTIONED, APPROVED, OR ENDORSED BY VIRTUE OF COMPLYING WITH STATE LAW; PROVIDING FOR A PENALTY; AND AMENDING SECTIONS 30-10-324 AND 30-10-326, MCA."

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MONTANA:

Section 1. Section 30-10-324, MCA, is amended to read:

"30-10-324. Definitions. As used in 30-10-324 through 30-10-326, the following definitions apply:

(1) (a) "Compensation" means the receipt of money, a thing of value, or a financial benefit.

(b) Compensation does not include:

(i) payments to a participant based upon the sale of goods or services by the participant to third persons when the goods or services are purchased for actual use or consumption; or

(ii) payments to a participant based upon the sale of goods or services to the participant that are used or consumed by the participant.

(2) (a) "Consideration" means the payment of money, the purchase of goods or services, or the purchase of intangible property.

(b) Consideration does not include:

(i) the purchase of goods or services furnished at cost that are used in making sales and that are not for resale; or

(ii) a participant's time and effort expended in the pursuit of sales or in recruiting activities.

(3) (a) "Multilevel distribution company" means a person that:

(i) sells, distributes, or supplies goods or services through independent agents, contractors, or

distributors at different levels of distribution;

(ii) may recruit other participants in the company; and

(iii) is eligible for commissions, cross-commissions, override commissions, bonuses, refunds, dividends, or other consideration that is or may be paid as a result of the sale of goods or services or the recruitment of or the performance or actions of other participants.

(b) The term does not include an insurance producer, real estate broker, or salesperson or an investment adviser, investment adviser representative, broker-dealer, or salesperson, as defined in 30-10-103, operating in compliance with this chapter.

(4) "Participant" means a person involved in a sales plan or operation.

(5) "Person" means an individual, corporation, partnership, limited liability company, or other business entity.

(6) (a) "Pyramid promotional scheme" means a sales plan or operation in which a participant gives consideration for the opportunity to receive compensation derived primarily from obtaining the participation of other persons in the sales plan or operation rather than from the sale of goods or services by the participant or the other persons induced to participate in the sales plan or operation by the participant.

(b) A pyramid promotional scheme does not include a sales plan or operation that:

(i) ~~does not compensate a participant solely for obtaining the participation of other persons in the sales plan or operation;~~

~~(ii)~~ subject to the provisions of subsection (6)(b)~~(vi)~~(v), provides compensation to a participant based primarily upon the sale of goods or services by the participant, including goods or services used or consumed by the participant, and not primarily for obtaining the participation of other persons in the sales plan or operation and that provides compensation to the participant based upon the sale of goods or services by persons whose participation in the sales plan or operation has been obtained by the participant;

~~(iii)~~(ii) does not require a participant to purchase goods or services in an amount that unreasonably exceeds an amount that can be expected to be resold or consumed within a reasonable period of time;

~~(iv)~~(iii) is authorized to use a federally registered trademark or servicemark that identifies the company promoting the sales plan or operation, the goods or services sold, or the sales plan or operation;

~~(v)~~(iv) (A) provides each person joining the sales plan or operation with a written agreement containing or a written statement describing the material terms of participating in the sales plan or operation;

(B) allows a person at least 15 days to cancel the person's participation in the sales plan or

operation plan; and

(C) provides that if the person cancels participation within the time provided and returns any required items, the person is entitled to a refund of any consideration given to participate in the sales plan or operation; and

~~(vi)~~(v) (A) provides for, upon the request of a participant deciding to terminate participation in the sales plan or operation, the repurchase, at not less than 90% of the amount paid by the participant, of any currently marketable goods or services sold to the participant within 12 months of the request that have not been resold or consumed by the participant; and

(B) if disclosed to the participant at the time of purchase, provides that goods or services are not considered currently marketable if the goods have been consumed or the services rendered or if the goods or services are seasonal, discontinued, or special promotional items. Sales plan or operation promotional materials, sales aids, and sales kits are subject to the provisions of this subsection (6)(b)~~(vi)~~(v) if they are a required purchase for the participant or if the participant has received or may receive a financial benefit from their purchase."

Section 2. Section 30-10-326, MCA, is amended to read:

"30-10-326. Notice of activity -- consent to service. (1) A multilevel distribution company with a participant that is a resident of this state shall file ~~annually~~ with the securities commissioner on a form prescribed by the commissioner:

(a) an annual notice of the company's operation in this state; and

(b) an irrevocable consent designating the commissioner as its agent for service of process for any alleged violation of 30-10-325.

(2) Compliance with this section may not by itself subject a company to the provisions of any other statute of this state or to any taxes, licenses, or fees.

~~(2)~~(3) (a) The commissioner may require a multilevel distribution company to disclose ~~only~~ the following substantive information:

~~(a)~~(i) the names, home and business addresses, social security numbers or birth dates, and titles of the multilevel distribution company's officers, directors, and trustees;

~~(b)~~(ii) the corporate name; the headquarters street, mailing, and e-mail addresses, as well as telephone and telefax numbers; and the state of domicile and state of incorporation of the multilevel distribution company; and

~~(c)~~(iii) a detailed description of the levels of distribution in the multilevel distribution company, the manner of compensating participants, and the compensation structure of the marketing plan.

(b) The commissioner may not release to the public the social security numbers of officers, directors, or trustees of a multilevel distribution company.

~~(3)~~(4) This section does not preclude the commissioner from obtaining additional information required of participants or multilevel distribution companies during the course of an investigation or proceeding initiated under this chapter.

(5) Compliance with this chapter does not confer upon a multilevel distribution company any license or registration or signify that the state has sanctioned, approved, or endorsed a multilevel distribution company or its sales plan or operation.

(6) A multilevel distribution company or any individual or entity affiliated with a multilevel distribution company may not represent that the multilevel distribution company, individual, or entity is licensed, registered, sanctioned, approved, or endorsed in this state by virtue of compliance with 30-10-325 and this section.

(7) A multilevel distribution company or any individual or entity affiliated with a multilevel distribution company that violates subsection (6) is subject to the fines, injunctions, and other remedies specified in 30-10-305."

- END -

MINUTES

MONTANA SENATE
57th LEGISLATURE - REGULAR SESSION
COMMITTEE ON BUSINESS AND LABOR

Call to Order: By **CHAIRMAN MIKE TAYLOR**, on February 12, 2001 at 8:00 A.M., in Room 422 Capitol.

ROLL CALL

Members Present:
Sen. Mike Taylor, Chairman (R)
Sen. Edward Butcher (R)
Sen. Vicki Cocchiarella (D)
Sen. Sam Kitzenberg (R)
Sen. Dale Mahlum (R)
Sen. Glenn Roush (D)
Sen. Don Ryan (D)

Members Excused: Sen. Mike Sprague, Vice Chairman (R)
Sen. Dale Berry (R)

Members Absent: None.

Staff Present: Bart Campbell, Legislative Branch
Kyanne Kelly, Committee Secretary

Please Note: These are summary minutes. Testimony and discussion are paraphrased and condensed.

Committee Business Summary:
Hearing(s) & Date(s) Posted: SB 263, 2/9/2001; SB 330, 2/9/2001; SB 373, 2/9/2001
Executive Action: SB 263; SB 330

SENATOR MAHLUM, SD 35, MISSOULA , said it takes time to start something new and it should not be expected to get into the red right away.

HEARING ON SB 330

Sponsor: SENATOR DALE MAHLUM, SD 35, MISSOULA

Proponents: **Brenda Elias, State Auditors Office**
Verner Bertelson, MT Senior Citizens
Chuck Northrahm, AARP
Al Pontrelli, Association of Insurance Advisors

Opponents: None

Opening Statement by Sponsor:

{Tape : 1; Side : B; Approx. Time Counter : 0.1}

SENATOR DALE MAHLUM, SD 35, MISSOULA, said this bill is about pyramid schemes in Montana. He described two different things, multi-level distribution companies and pyramid schemes. He said that the multi-level distribution companies are legitimate and pyramid schemes are illegal.

Proponents' Testimony:

Brenda Elias, State Auditors Office, said this makes relatively minor changes to the law which deals with pyramid schemes. She said pyramid schemes have a compensation structure which is based only upon the ability to recruit others, as compared to multi-level distributions companies who sell a product. She spoke at length about the amendments she proposed.

Verner Bertelson, Montana Senior Citizens, said they are actively opposed to pyramid schemes, and support this bill.

Chuck Northrahm, AARP, said he supports this bill.

Al Pontrelli, Association of Insurance and Financial Advisors, said he supports this bill.

Opponents' Testimony: None

Questions from Committee Members and Responses:

CHAIRMAN MIKE TAYLOR asked if this bill would increase the enforcement obligation.

Brenda Elias said it maintains the enforcement that they currently have, authority to pursue pyramid schemes would be unchanged.

CHAIRMAN TAYLOR asked how many people running pyramid schemes have been prosecuted or convicted?

Brenda Elias said there are two currently being investigated.

CHAIRMAN TAYLOR said that the definition of pyramid scheme as compared to multi-level should be clearly defined.

Closing by Sponsor:

{Tape : 1; Side : B; Approx. Time Counter : 12.9}

SENATOR DALE MAHLUM, SD 35, MISSOULA, said this bill is a protection for people.

EXECUTIVE ACTION ON SB 263

Motion/Vote: **SEN. MAHLUM** moved that **SB 263 DO PASS. Motion carried unanimously.**

EXECUTIVE ACTION ON SB 330

Motion/Vote: **SEN. MAHLUM** moved that **SB 330 AMENDMENTS BE ADOPTED. Motion carried unanimously.**

Motion/Vote: **SEN. MAHLUM** moved that **SB 330 DO PASS. Motion carried unanimously.**

HEARING ON SB 373

Sponsor: **SENATOR MIKE HALLIGAN, SD 34, MISSOULA**

Proponents: **John Morrison, State Auditor**
Robert Minto, Attorneys Liability Protection Soc
Betsy Griffing, State Auditors Office
Aidan Myhre, MT Chamber of Commerce

MINUTES

MONTANA HOUSE OF REPRESENTATIVES
57th LEGISLATURE - REGULAR SESSION
COMMITTEE ON BUSINESS AND LABOR

Call to Order: By **CHAIRMAN JOE MCKENNEY**, on March 7, 2001 at 8:00 A.M., in Room 172 Capitol.

ROLL CALL

Members Present:

Rep. Joe McKenney, Chairman (R)
Rep. Rod Bitney, Vice Chairman (R)
Rep. Gary Matthews, Vice Chairman (D)
Rep. Sylvia Bookout-Reinicke (R)
Rep. Roy Brown (R)
Rep. Nancy Fritz (D)
Rep. Dave Gallik (D)
Rep. Kathleen Galvin-Halcro (D)
Rep. Dennis Himmelberger (R)
Rep. Carol C. Juneau (D)
Rep. Jim Keane (D)
Rep. Rick Laible (R)
Rep. Bob Lawson (R)
Rep. John Musgrove (D)
Rep. William Price (R)
Rep. Allen Rome (R)
Rep. Donald Steinbeisser (R)
Rep. Brett Tramelli (D)
Rep. James Whitaker (R)

Members Excused: None.

Members Absent: None.

Staff Present: Gordon Higgins, Legislative Branch
Jane Nofsinger, Committee Secretary

Please Note: These are summary minutes. Testimony and discussion are paraphrased and condensed.

Committee Business Summary:

Hearing(s) & Date(s) Posted: SB268, SB357, SB330; 3/5/01
Executive Action: SB383, SB23, SB268

{Tape : 2; Side : B; Approx. Time Counter : 0}

HEARING ON SB330

Sponsor: SEN. DALE MAHLUM, SD35, MISSOULA

Proponents: Brenda Elias, State Auditor's Office

Opponents: Brad Griffin, Montana Retail Assn.

Opening Statement by Sponsor:

SEN. DALE MAHLUM, SD35, MISOULA, said this is a consumer protection bill which makes relatively minor changes to pyramid plans. He explained that eventually a pyramid plan runs out of people to recruit. He said this is when it collapses and people lose money.

Proponents' Testimony:

Ms. Elias said this bill was requested by the State Auditor. She presented written testimony clarifying the three sections of the bill.

Opponents' Testimony:

Mr. Griffin said, even though people use social security numbers for many things, even to check out a movie, people still object to providing this information. He presented a letter from Alticor, parent company of Amway and Quixtar, objecting to the use of this information. He said they believed if the company was a sham, it would be providing false information anyway. He asked the committee to remove the use of social security numbers from the bill. **EXHIBIT(buh52a10)**

Questions from Committee Members and Responses:

REP. GALLIK asked **Ms. Elias** if the State Auditor asked for social security numbers from other people. **Ms. Elias** said they ask for them from insurance and securities people. She said the multi-level marketing people are required a significantly less amount of information. She noted insurance and securities people have to supply information such as weight, height, hair color, eye color, address and phone. She explained that individuals in the multi-level marketing do not have to provide the social security

number, only the principals of the firms have to, and they are out-of-state.

REP. WHITAKER asked how they tracked down out-of-state people. **Ms. Elias** said the social security number was an important way to track them, but they used investigators and various means such as the internet and other agencies. **REP. WHITAKER** asked if they needed a home address. **Ms. Elias** said that had originally been included but was amended out on the Senate side because they felt the social security number was enough. **REP. WHITAKER** asked if she would object to having it put back in. **Ms. Elias** said she would not because it would be quite helpful. **REP. WHITAKER** asked why 1.19-20 on page 2 was stricken. **Ms. Elias** said some firms which operate as a pyramid scheme, act like they offer a product or a service, but it is not really a part of their program. She said the point is to recruit individuals, and the only way to make money is to recruit people, not sell products. She stated that often these companies print up brochures and have web pages which appear to have products, but after looking at the program, it is apparent the products are not the purpose.

REP. BROWN asked if the filing was a matter of public record. **Ms. Elias** said it was, but the social security number was redacted before the information was given out.

REP. ROME asked **Ms. Elias** if the companies had federal identification numbers. **Ms. Elias** said probably but the purpose of the social security number is so they can hold them responsible and if they need to find them they can. She said the federal identification number was more for company purposes than individual.

{Tape : 3; Side : A; Approx. Time Counter : 0}

REP. LAIBLE asked **Mr. Griffin** if Amway distributors would be required to give social security numbers. **Mr. Griffin** said no. He added that Amway's primary purpose is to sell products, not to recruit people.

Closing by Sponsor:

SEN. MAHLUM said this bill says pyramid schemes are illegal, and tells the promoters of these schemes to get out of Montana, the state does not want them.

MINUTES

MONTANA HOUSE OF REPRESENTATIVES
57th LEGISLATURE - REGULAR SESSION
COMMITTEE ON BUSINESS AND LABOR

Call to Order: By **CHAIRMAN JOE MCKENNEY**, on March 19, 2001 at 8:00 A.M., in Room 172 Capitol.

ROLL CALL

Members Present:

Rep. Joe McKenney, Chairman (R)
Rep. Gary Matthews, Vice Chairman (D)
Rep. Sylvia Bookout-Reinicke (R)
Rep. Roy Brown (R)
Rep. Nancy Fritz (D)
Rep. Dave Gallik (D)
Rep. Dennis Himmelberger (R)
Rep. Carol C. Juneau (D)
Rep. Jim Keane (D)
Rep. Rick Laible (R)
Rep. Bob Lawson (R)
Rep. John Musgrove (D)
Rep. William Price (R)
Rep. Allen Rome (R)
Rep. Donald Steinbeisser (R)
Rep. James Whitaker (R)

Members Excused: Rep. Rod Bitney, Vice Chairman (R)
Rep. Kathleen Galvin-Halcro (D)
Rep. Brett Tramelli (D)

Members Absent: None.

Staff Present: Gordon Higgins, Legislative Branch
Jane Nofsinger, Committee Secretary

Please Note: These are summary minutes. Testimony and discussion are paraphrased and condensed.

Committee Business Summary:

Hearing(s) & Date(s) Posted: SB242, SB373, SB450, SB313, 3/15/2001
Executive Action: SB145, SB151, SB323, SB450, SB313, SB330, SB428

Mr. Higgins replied there was no specific reference in other states.

REP. PRICE said that would not stop him from supporting the bill.

REP. MUSGROVE said he was concerned the bill went beyond "quid pro quo." He said this is a "take it or leave it" bill and it is not good for workers.

REP. PRICE said many people are frustrated with rates but that has nothing to do with this bill.

REP. LAIBLE noted this bill is not retroactive. He said it is really a result of the Supreme Court action in the Conoco lawsuit. He said there has not been any litigation since the decision and there are 13-20 suits pending. He said if they don't pass this bill, the state will be deluged with lawsuits, and then they would be leaving it up to the Supreme Court to do the legislative work for them.

REP. MATTHEWS said this is a really important issue to the people of Montana. He said 99% of the businesses were run by really good people. He said if he ran a business and sent his employee out to shovel the walk it could be said that when he sent the employee out he was aware of the danger. "If my employee fell while shoveling, I might get sued," he said. "Let's pass this bill," he said.

REP. MUSGROVE said the bill gives large corporations a "skate" and pits small businesses against working families. He said this bill goes too far in one direction.

REP. STEINBEISSER called this a good bill. He said he hired employees and without this bill he would have no liability.

Vote: Motion **carried 12-7 with Fritz, Gallik, Galvin-Halcro, Juneau, Keane, Musgrove, and Tramelli voting no.**
REP. SLITER will carry the bill in the House.

{Tape : 3; Side : B; Approx. Time Counter : 11}

EXECUTIVE ACTION ON SB330

Motion: **REP. WHITAKER** moved that **SB330 BE CONCURRED IN.**

Discussion:

Motion: **REP. WHITAKER** moved that **SB330 BE AMENDED.**

Discussion:

REP. WHITAKER said he wanted to insert "home or business" and "birth dates."

REP. GALVIN-HALCRO asked him what response he had from **SEN. MAHLUM** and the State Auditor to his amendments. He replied that **SEN. MAHLUM** agrees with him and the State Auditor didn't get back with him, and he asked them three times.

REP. GALLIK said he had talked to several individuals who were not in favor of adding "home or business." **REP. WHITAKER** said he was concerned with home web-based companies.

Vote: Motion **carried 13-6 with Bitney, Bookout-Reinicke, Brown, Fritz, Galvin-Halcro, and McKenney voting no.**

Motion: **REP. WHITAKER** moved that **SB330 BE CONCURRED IN AS AMENDED.**

Discussion:

REP. ROME said he would support it even though he did not like the SSN on there.

REP. BROWN asked if the tax ID was required.

REP. WHITAKER said small businesses can give the FIN.

CHAIRMAN MCKENNEY said they can unless they are incorporated.

REP. BROWN said he know how much of a red flag the SSN was.

REP. GALLIK said he was not incorporated and he had a FIN.

REP. GALVIN-HALCRO asked if Montanans would provide SSNs under this bill.

CHAIRMAN MCKENNEY replied the bill affects the principals who are out-of-state, not the direct marketers. He continued that he was not comfortable with the bill. He said the FIN was alright to require, but that the SSN was not originally for identification purposes. He said he would support it if it required a FIN, but not a SSN.

REP. GALLIK moved to add "or FIN" on Page 3, Line 30.

REP. BROWN said he was in favor of the amendment, but it didn't help with the SSN. He said most people are concerned about giving their SSN, and most "mom and pop" operations don't have FINs. He said he would support the amendment, but not the bill.

REP. GALLIK said that if an individual was in that circumstance they could go get a FIN, so they wouldn't have to disclose their SSN.

REP. PRICE said, "We are after corporations here, not little folks."

REP. LAIBLE said that during testimony somebody talked about FINs and that they don't let you know who the principals are. He said they could add "either or" to the amendment.

Brenda Elias, State Auditor's Office, said she was concerned about them being able to give either because that would make it difficult to track down that individual.

Vote: Motion **failed 7-12 with Bitney, Brown, Fritz, Gallik, McKenney, Rome, and Whitaker voting aye.**

{Tape : 4; Side : A; Approx. Time Counter : 0}

REP. LAIBLE said he still supported the bill.

REP. ROME said it was a good bill because these businesses preyed on the old and the young and there should be a way to track them down.

REP. BROWN said the people they were after would not comply with the law, and the good businesses would comply.

REP. KEANE said the bill gives the department a way to get them.

REP. LAIBLE asked **Ms. Elias** if the bill would help her be better able to track down these individuals who take advantage of others. **Ms. Elias** said it will be useful.

Vote: Motion **carried 16-3 with Bitney, Brown, and McKenney voting no.**
REP. WHITAKER will carry the bill in the House.